Missouri Housing Trust Fund – Disaster Relief (MHTF-DR)

FY2026 DESK GUIDE

Disclaimer:

Program elements outlined below are subject to change at the sole discretion of MHDC.

Updated July 24, 2026

Missouri Housing Development Commission
MHDC

EQUAL HOUSING OPPORTUNITY

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General Information

Contacts

Below are the MHTF-DR contacts for funded agencies. Please direct all questions, concerns, and updates to the Missouri Housing Trust Fund Disaster Relief administrator. Applications, completed grant agreement documents, and back-up documentation shall be submitted electronically through your agency portal in the online Grant Interface.

Please direct questions, concerns, and updates to:
Program:
Lisa Moler, Housing Program Administrator
Cp.programs@mhdc.com

Compliance:
Cp.compliance@mhdc.com

Payments:
Cp.financials@mhdc.com

Agency Portal:
https://www.grantinterface.com/Home/Logon?urlkey=mhdc

Website

All information and forms pertaining to the MHTF-DR program can be found on the MHDC website at:
https://mhdc.com/programs/community-programs/missouri-housing-trust-fund-disaster-relief-mhtf-dr/

Introduction

Purpose

The Missouri Housing Trust Fund -Disaster Relief (MHTF-DR) program is intended to assist Missouri communities impacted by severe weather or other natural disasters in recovery efforts. MHTF-DR funds should be utilized to quickly identify and assist households at or below 75 percent of the area median income (AMI) that have either become homeless or are at risk of becoming homeless due to severe weather or other natural disasters.

Eligibility Requirements

Disaster Designation

MHTF-DR Funds become available in the instance of a request for a presidential disaster declaration filed by the Governor of the state of Missouri.

Please see a listing of eligible counties below:

MHTF-DR Regions	Eligible Counties
Central:	Bollinger, Callaway, Camden, Cape Girardeau, Cooper, Gasconade, Howard, Iron, Madison, Maries, Miller, Moniteau, Morgan, Osage, Perry, Phelps, Saline, St. Francois, Washington
South:	Barry, Bulter, Carter, Dade, Douglas, Dunklin, Greene, Hickory, Howell, Jasper, McDonald, Mississippi, New Madrid, Newton, Oregon, Ozark, Pemiscot, Polk, Reynolds, Ripley, Scott, Shannon, Stoddard, Texas, Vernon, Wayne, Webster, Wright
St. Louis Metropolitan Area:	Franklin, Jefferson, St. Louis City, St. Louis County
Kansas City Metropolitan Area:	Clay
North:	Adair, Andrew, Carroll, Chariton, Daviess, Gentry, Grundy, Harrison, Holt, Knox, Lewis, Linn, Macon, Marion, Mercer, Monroe, Nodaway, Putman, Randolph, Shelby, Sullivan, Worth

** If an additional disaster occurs during the grant period, agencies must await further guidance from MHDC before providing services related to that event. MHTF-DR may only be used for disasters included in a federal disaster declaration request.*

Disaster Impact and Housing Status

Those assisted with MHTF-DR Housing Services or Home Repair funds must be able to attest to and/or document that they have been directly or indirectly impacted by a qualifying weather event that was included in a federal disaster declaration request.

Additionally, participants must attest to meeting one of the following Housing Status categories:

- Homeless due to Disaster Event
- Renter Impacted by Disaster Event
- Homeowner Impacted by Disaster Event

Disaster impact and housing status is verified on the MHTF-DR-306 Consent and Housing Status Certification.

Income

All MTHF-DR funds must be used to serve households at or below 75 percent of the Area Median Income (AMI). The AMI for each county in Missouri is defined by the Department of Housing and Urban Development (HUD). Form MHTF-DR-302 Income Limits provides the current MHTF-DR AMI to be utilized and is available on the MHDC website:

https://mhdc.com/programs/community-programs/missouri-housing-trust-fund-disaster-relief-mhtf-dr/

MHTF-DR FY2026 Grant Timeline

Grantees may have the opportunity to request additional funds and extend their contracts in order to meet housing needs, pending availability of funds. Clients who were impacted by disaster events starting March 14, 2025, are eligible for assistance.

Grant Start Date:	Outlined on Grant Agreement
Quarterly Expense Detail Deadline 1:	October 1, 2025
Application Submission Deadline 1:	March 31, 2026[1]
Application Submission Deadline 2:	September 1, 2026[2]
Spending Deadline & Close Out (2025 Declarations):	July 31, 2026[3]
Extension Spending Deadline & Close Out:	December 31, 2026
Spending Deadline & Close Out (2026 Declarations):	March 31, 2027

* Grantees are required to submit back-up form MTHF-DR 316 at least once per quarter, which is based on your grant agreement start date.

[1] The March 31, 2026, application submission deadline is for disaster incident dates that occurred in the spring and summer of 2025.
[2] The September 1, 2026, application submission deadline is for disaster incident dates that occurred in the spring or summer 2026.
[3] July 31, 2026, spending deadline and close out only apply to grantees who applied prior to March 31, 2026, AND were not granted an extension. All other 2025 declaration grantees will have a spending and close out deadline of December 31, 2026.

Reporting Deadlines:

- Organizations must submit a Monthly Demographic Detail (MHTF-DR-303) form by the 10th of each month for unique households served during the prior month. If the 10th falls on a weekend, grantees can submit on the next business day. MHTF-DR-303 must be submitted via MHDC's secure ShareFile link: https://mhdc.sharefile.com/r-r471d22ee50124969b5a072192fadf6d9

Summary of Grant Activities

Disaster Relief Housing Services

Disaster Relief Housing Services are intended for individuals and families who are at risk of homelessness, literally homeless, or fleeing/attempting to flee Domestic Violence. Grantees should have a consistent assessment process in place along with policies and procedures to determine the extent of a household's need and how the housing intervention determination is being applied to all clients. Refer to section above for housing status eligibility requirements.

Home Repair

Payments for the costs associated with necessary repairs, due to the declared disaster, of homeowner-occupied single-family homes. Homeowners assisted through this grant must lack resources and supports to pay for the costs of these repairs on their own. Owner-occupied single-family homes can be assisted up to $50,000.00 per household; prior approval will be needed if funds exceed $50,000.00 per household.

Case Management

Grantees can bill the MHTF-DR grant for case management expenses necessary to the administration of MHTF-DR. This includes MHTF-DR-focused outreach efforts and case management. The case management budget cannot exceed 10% of the total award.

Administration

Missouri Housing Trust Fund - Disaster Relief grantees can bill the MHTF-DR grant for Program Administration. Cost associated with Program Administration cannot exceed 3% of the total award/expenditure.

*In the case of disaster, employees or family of employees who otherwise qualify, are eligible to receive Missouri Housing Trust Fund - Disaster Relief assistance. Agencies are expected to treat employees or family members receiving assistance the same as all other citizens receiving assistance.

Income Eligibility

All households assisted through the MHTF-DR are required to be at or below 75 percent of the Area Median Income (AMI). MHTF-DR grantees should use the MHTF-DR Area Median Income Limits form (MHTF-DR-302) in conjunction with the Income Verification Worksheet (MHTF-DR-304) to determine households' income eligibility. If the AMI for the county of service is lower than the Missouri state AMI, grantee shall use the AMI for the state to determine eligibility. The Area Median Income Limits are to be

used throughout the entire grant year unless otherwise specified by MHDC. MHTF-DR bases its income calculation method on the inclusions and exclusions listed below.

Standard Types of Income

Grantees are expected to utilize and collect supporting documentation from all members of the household over 18 years of age to calculate household income. Documentation collected should be for at least 30 days prior to the date of client intake. Below are the types of income that should be included or excluded on the Income Verification Worksheet (MHTF-DR-304).

Income Inclusions:

- Gross wages from employment
- Full amount of periodic payments
- Unemployment Benefits, Worker's Compensation, Severance
- Entitlements (e.g., TANF, SSI, SSDI, etc.)
- Periodic and determinable allowances (alimony and child support if received in the last 30 days)
- Net income from business operations
- Self-employment (e.g., child care, housekeeping, contracted work, etc.)
- Interest, dividends or other net income from personal property
- Unearned income from children under 18 years of age (i.e., benefits paid to adult member of household on behalf of a minor)
- Income from rental or investment properties

Income Exclusions:

- Earned income from children under 18 years of age
- Foster care payments
- Lump-sum payments
- Reimbursement or payment of medical expenses
- Income of live-in aide
- Financial Aid
- Resident service stipend (part-time work that enhances the quality of life – not to exceed $200/month)
- Temporary, non-recurring income (gifts)
- Earnings over $480 per year for full-time students 18 years and older (excluding Head of Household and spouse)
- Adoption assistance payments
- Amounts paid by state to household with a developmentally disabled child to keep them in the home

Additional Forms of Income (Assets)

Grantees are expected to utilize the list below when calculating a household's assets. Income earned from the cash value of a household's assets should be included in the total income. If the net household's assets have a cash value of $50,000 or over, annual income must include the greater of:

- The actual income from the assets; or
- Imputed income from the assets. (Impute income by multiplying total net household assets by the passbook rate specified by HUD. See Code of Federal Regulations 24 CFR §§ 5.609(a)(l)-(a)(2); and 891.105)

Inclusions:

- Cash held in savings and checking accounts, safe deposit boxes, home, etc.
- Cash value of stocks, bonds, treasury bills, CDs and money market accounts
- Cash value of whole life insurance policies
- Personal property held as an investment

Exclusions

- Necessary personal property (e.g., clothing, furniture, personal cars, etc.)
- Interest in Indian Trust Lands
- Assets not effectively owned by applicants
- When assets are held in an individual's name, but the benefit is to someone that is not in the household
- Assets not accessible to and that provide no income
- Term life insurance policies
- Assets that are part of an active business

In instances of disaster impact, barriers might exist in obtaining third party verification of income. Please review Appendix B of this guide to determine when self-declaration of income might become appropriate.

90-Day Recertification

The Income Verification Worksheet (MHTF-DR-304) and verification of sources of income should be completed at initial intake and updated every 90 days thereafter. At recertification, the sources of income should be current within 30 days. At recertification, grantees need to evaluate households assisted for both need and eligibility, including:

1. Determination of whether or not the household composition has changed; and
2. Verification that household's annual gross income does not exceed 75 percent of AMI; and
3. Verification that the household lacks sufficient resources and support networks to retain housing without MHTF-DR assistance.

Non-Duplication of Benefits

MHTF-DR funds are not intended to replace or duplicate expenses that are covered by the homeowner or renter's insurance policies, home warranties, or through other federal, state, or local assistance programs. All clients are required to sign a Non-Duplication of Benefits Form (MHTF-DR-311) during program intake.

Program Components and Eligible Activities

Disaster Relief Housing Services

Disaster Relief Housing Services are intended for Missouri renters, homeowners, and literally homeless individuals who are facing a housing crisis as a result of a disaster event. Grantees should have a consistent assessment process in place along with policies and procedures to determine the extent of a household's need and how the housing intervention determination is being applied to all clients. Refer

to section above for housing status eligibility requirements. Eligible components of disaster relief housing services are outlined below:

Eligible Activities

- **Rental and Mortgage Arrears:** A one-time payment of up to six months of rental arrears or mortgage arrears may be provided on behalf of households in need. Arrears can include late fees accrued by the household and court costs incurred due to an eviction being filed (if applicable). Late fees resulting from grantee's failure to pay rent on behalf of a household by the deadline is not considered an eligible use of the grant. Grantees are encouraged to assist participants to establish payment plans and negotiate reduced arrears if possible. Rental or Mortgage Arrears in excess of six months are considered to be ineligible for reimbursement.
- **Application Fees:** Grantees may pay application fees on behalf of eligible households.
- **Security Deposits:** Funds may be used to pay for a security deposit that is less than or equal to two months' rent. Security deposit may include a pet deposit as long as the total deposit does not exceed 2 months of rent.
- **Rental Assistance:** Grantees may provide monthly rental assistance payments on behalf of eligible households. The purpose of rental assistance is to stabilize households that have no other resources or support to pay their monthly rent amount. Rental assistance payments must occur within the grant period to be considered eligible. Rental assistance is not to exceed 24 months, and must only be paid in one-month increments at the time rent is due. Grantees must utilize the Minimum Standards for Permanent Housing form (MHDC-116) prior to payment to verify that the housing provided with MHTF-DR funds is considered safe, decent and sanitary.
- **Mortgage Assistance:** Grantees may provide monthly mortgage assistance payments on behalf of eligible households. The purpose of mortgage assistance is to stabilize households that have no other resources or support to pay their monthly mortgage amount. Mortgage assistance payments must occur within the grant period to be considered eligible. Mortgage assistance is not to exceed 6 months and must only be paid in one-month increments at the time the mortgage is due.
- **Utility Deposits:** Funds may be used to pay for standard utility deposits for gas, electric, water, or sewage. Utility deposits must occur within the grant period to be considered eligible.
- **Utility Arrears:** Grantees may provide up to a maximum of six months of arrears for unpaid gas, electric, water, sewage, and monthly phone bill payments for the primary line. Arrears can include late fees accrued by the household. Late fees resulting from grantee's failure to pay utilities on behalf of a household by the deadline is not

considered an eligible use of the grant. Grantees are encouraged to assist participants in establishing payment plans and negotiating reduced arrears if possible.

- **Utility Assistance:** Utility assistance for gas, electric, water, sewage, and monthly phone bill payments for the primary line may be provided on behalf of eligible households. Expenses deemed non-essential (i.e., cable television, internet, etc.) are considered ineligible. Utility deposits must occur within the grant period to be considered eligible.
- **Hotel/Motel Voucher:** Grantee may provide hotel or motel vouchers when no appropriate emergency shelter is available for a homeless individual or family. When providing hotel/motel vouchers, grantees should note:
    - Payments cannot exceed more than 30 days at a time.
    - MHDC will not reimburse grantees for hotel/motel damages that exceed the amount of the deposit. Any damage costs incurred above the deposit amount are the responsibility of the grantee and must be negotiated directly with the hotel/motel provider.
        - Agencies may choose to pursue additional coverage with their insurance provider and/or may enter into a Memoranda of Understanding (MOU) with the hotel/motel provider to mitigate risk.
- **Essential Supplies:** Limited to one instance of assistance per household per month and must be provided alongside other MHTF-DR services, Grantee can provide essential supplies limited to the following items:
    - Baby care items
    - Hygiene items
    - Groceries

  ***Agencies may utilize online ordering and the costs associated with the delivery of supplies are considered eligible under MHTF-DR.*

- **Essential Appliances:** Limited to one instance of replacement per appliance and must be provided alongside other MHTF-DR services. Grantee can provide appliance replacement limited to the following items. If appliances are provided for a renter household, grantee must verify that the appliances are tenant-owned via the lease agreement.
    - Refrigerator
    - Washer
    - Dryer
    - Dishwasher
    - Oven, Stove, or Cooktop
    - Microwave
    - Window Unit

***Agencies may utilize online ordering and costs associated with the delivery or installation of appliances are eligible under MHTF-DR.*

Limits on Disaster Relief Housing Services

- A Household cannot exceed the maximum limit of 24 months of rental assistance combined between the MHTF and MHTF-DR programs.
- A Household cannot exceed the maximum limit of 24 months of utility assistance combined between the MHTF and MHTF-DR programs.
- A Household cannot exceed the maximum limit of six months for mortgage assistance through the MHTF and MHTF-DR programs.

Ineligible Activities

- Security Deposits exceeding two months rent
- Rental arrears in excess of six months
- Mortgage arrears in excess of six months
- Rental assistance that occurs outside of the grant period
- Rental assistance paid as forward rent
- Rental assistance in excess of 24 months
- Mortgage assistance that occurs outside of the grant period
- Mortgage assistance in excess of six months
- Mortgage assistance paid in advance or in bulk
- Utility Deposits that occur outside of the grant period
- Utility arrears in excess of six months
- Utility assistance that occurs outside of the grant period
- Utility assistance in excess of 24 months
- Monthly phone bill for additional lines
- Hotel/motel vouchers that exceed 30 days of payment at a time
- Hotel/motel damage fees that exceed the amount of the original deposit
- Expenses that are non-essential (e.g., cable television, internet, etc.)
- Essential Items assistance that exceeds one instance of assistance per household per month
- Late fees (when acquired by the service agency)
- Purchasing appliances on behalf of a landlord
- Purchasing more than one of any category of appliance for a household (e.g., two microwaves)
- Purchasing appliances that require a permit to install
- Gift Cards
- Stocking of food pantries
- Marketing costs
- Advocacy efforts and initiatives

Households with Rental Subsidies

Households that receive a tenant-based or project-based rental subsidy are eligible to be assisted with a one-time payment for its portion of their monthly rent amount only if they have no other resources, they are literally homeless or at imminent risk of homelessness, and the financial assistance for this use is non-recurring. Households with rental subsidies can be assisted with arrears, security deposits, and utility payments/deposits regardless of the aforementioned criteria. Households with rental subsidies cannot be assisted with ongoing rental assistance.

Emergency Home Repair

All emergency home repair activities and costs must be performed to assist uninsured or underinsured homeowners at or below 75 percent AMI and must be performed on eligible owner-occupied, single-family properties. Emergency home repair costs cannot exceed $5,000.00 per household. Emergency home repairs must be considered life-threatening in nature and must be reported to the homeowner and repaired immediately. Households receiving an emergency home repair must complete the MHTF-DR-310 Emergency Home Repair Certification Form. See a list of inclusions below:

- Propane, natural, or methane gas detected;
- Exposed wires or open electrical panels;
- Water leaks on or near electrical equipment;
- Blocked or unusable emergency or fire exits;
- Blocked fire escapes or ladders;
- Missing gas-fired hot water heater/HVAC;
- Misaligned chimney;
- Window security bars preventing exit;
- Expired fire extinguishers; or
- Inoperative/missing smoke detectors.

**Due to the urgency of the scenarios listed above, emergency home repairs do not require the collection of bids, proof of insurance denial, or the filing of a regulatory agreement. If a home repair does not fall into one of the categories above or exceeds $5,000 in cost, please follow the standard home repair process (see below).*

Standard Home Repair

All home repair activities and costs must be performed to assist uninsured or underinsured homeowners at or below 75 percent AMI and must be performed on eligible owner-occupied, single-family properties. Home repair costs cannot exceed $50,000.00 per household, unless pre-authorized by MHDC.

Eligible Activities

- **Costs to meet local codes:**

  - Repair, replacement, or updating of items such as roof, electrical wiring, GFCI and AFCI outlets, installation of vinyl siding, installation of smoke & radon detectors, etc.
- **Remediation of environmental hazards:**
  - Remediation of lead-based paint, radon, asbestos, and/or removal of underground oil tanks
    - Costs may include activities such as capping/painting of window trim and sashes, interior and exterior wood trim, removal and disposal of asbestos pipe insulation or siding, testing and clearing reports, and termite/pest control.
  - Removal of trees that are serving as a barrier to the completion of the home repair and/or causing accessibility issues to the property.
- **Accessibility improvements:**
  - Costs may include activities such as installation of repair ramps, handrails and grab bars, replacement of bathtubs with wheel-in showers, lowering of items such as sinks, electrical switches and cupboards, widening doorways, repair of existing attached garages when incidental to other code required work or to achieve reasonable accommodation of a disabled person, and provision of bathroom or bedroom space on the first floor level of the dwelling.
- **Energy Improvements:**
  - Installation of heating or cooling systems
  - Caulking, weather-stripping and other methods of reducing air infiltration
  - Storm or thermal windows and doors, thermal shades or shutters
  - Thermal insulation for ceilings, walls, floors, roofs, foundations, pipes, ducts, and water heaters including interior vapor barrier and ventilation
  - Heating/cooling system modifications
  - Furnace maintenance and improvements to increase energy efficiency
  - Automatic clock thermostats
  - Replacement burners which reduce the amount of fuel used
  - Flue opening modifications
  - Electrical or mechanical ignition systems which replace gas or pilot light
  - Replacement of furnace boiler
  - Foundation or structural repairs
  - Chimney repair/replacement
  - Hot water systems
  - Any other improvement which is demonstrated by a residential energy audit performed by an energy auditor licensed under state law to have a payback period of not more than fifteen (15) years (energy efficiency savings)
- **Septic Repair/Replacement:**

- Rehabilitation or replacement of failed or failing septic systems for single-family residences is allowed if located on the property. These funds may also be used to replace "straight pipe" systems. Licensed engineers must design the systems and must comply with all applicable state and local codes and regulations.

- **Repair, replacement or upgrade of existing wells:**
  - On-site infrastructure costs (such as electrical wiring and sewer/water piping) and off-site utility connections from the property line to adjacent street.
- **Soft Costs:**
  - In addition to the hard costs of repairing or rehabilitating a house as specified above, actual reasonable and necessary soft costs are also eligible for MHTF-DR use, including:
    - Testing/inspection fees
    - Architectural/engineering services
    - Building permits
    - Flood letters
    - Dumpster rentals, etc.

    Costs associated with hard or soft cost items that are provided by the grantee and not by a third party shall be treated as part of the administrative costs and shall not be considered hard or soft costs.

  - **Agency Inspections:**
    - Agencies may be reimbursed for lead inspections performed by their own qualified staff inspectors. Reimbursement is capped at $400 and will be a soft cost. Any additional inspections (walk through, code verifications, etc.) will be paid out of the agency's case management cost allowance. The agency may still opt for using a third-party inspection service. The agency will then be reimbursed for the actual charges incurred. Invoice copies must be retained in the files. Inspected homes should meet housing quality standards.

Ineligible Home Repair Uses

Ineligible costs include those repairs that are not "reasonable and customary" and are considered luxurious in nature. Listed below are ineligible uses. This is not an all-inclusive list; items not appearing are not automatically eligible. For any questions regarding allowable improvements **prior** to work please contact the Housing Program Administrator with any questions: cp.programs@mhdc.com.

- Appliances
- Additions to home
- Installing public infrastructure where none previously existed
- Kitchen updates and other décor
- Furniture, personal property
- Attached greenhouses
- New construction of garages

- Projects for barns, sheds, outbuildings
- Construction of new home or a shell home
- Construction of a new deck or patio
- Fences
- Fire Extinguishers
- Reimbursement for repairs/materials paid for by homeowner(s)
- Non-essential fireplace improvements
- Heating fuel
- Hot tub, Jacuzzi, whirlpool bath, sauna, bath house
- Landscaping (unless accessibility issues occur)
- Pier, steps to lake or water, etc.
- Unfinished structures
- Paying debts of the homeowner such as mortgages or delinquent taxes
- Vacuum cleaner central systems
- Reimbursement of home repair materials purchased directly by the agency
- Homeowner's insurance/warranty deductibles paid on behalf of the client
- Costs approved by homeowner's insurance policy

Owner Occupied Homes

Funds can only be used for owner-occupied homes, defined as:

- A home occupied by one or more persons having ownership in fee simple title, subject only to mortgages, deeds of trust, liens or instruments securing debt on the property, or other restrictions that do not impair the good and marketable nature of title to the ownership interest and such person(s) occupy the home as a principal residence; or
- A home that is inherited with multiple owners in which title has been passed to several persons by inheritance and in which at least one of the heirs with a divided ownership interest occupies the house as his or her principal residence;* or
- A home involving a life estate (life estate property) in which the occupant has the right to live in the housing for the remainder of his or her life, does not pay rent and resides in the home as his or her principal residence; or
- A home held in an inter vivos trust (living trust property) which holds legal title, but in which the occupant is the beneficiary of the trust, holds equitable title and resides in the home as his or her principal residence.

**In instances of inherited properties, an heir will be required to file an affidavit of heirship with the county recorder of deeds prior to the home repair occurring.*

Ownership under a contract for deed, installment contract, or land sales contract is not considered homeownership.

Contractor Requirements

It is required that a contractor is involved in all instances of home repair. All contractors that work on MHTF-DR home repair projects should meet the following criteria:

- They should be a licensed contractor or equivalent locally issued license
- Be in good standing with the state of Missouri
- Carry a minimum of $150,000 in liability insurance
- Carry proof of worker's compensation insurance as required by Missouri law
- Carry proof of automobile insurance

Contractor Approval Process

At the time of application, grantees are asked to submit a listing of contractors that they intend to engage with during the grant period. MHDC will initiate an approval process for all listed contractors that may require the submission of additional documents. If an agency would like to submit a contractor for approval during the grant period, they can complete and submit a Contractor Application (MHTF-DR-315) for approval to cp.programs@mhdc.com.

Two-Bid Requirement

For each home repair project, MHDC requires grantees to obtain bids from two separate contractors to allow for competitive pricing quotations.

In instances of disaster impact, additional barriers may exist in obtaining two bids. If a grantee is unable to meet the two-bid requirement, contact cp.programs@mhdc.com to request a waiver.

Improvements to Manufactured Housing

Manufactured housing must meet the following criteria to be eligible for assistance:

- The home must be permanently attached to the land by means of poured concrete foundation (e.g., poured concrete, mortared concrete/cinder blocks on poured concrete, etc.), the adequacy of which shall be determined by MHDC in its discretion
- The home must be permanently connected to water, sewer, electric, fuel, and similar facilities or utilities
- The wheels, axles, and hitch must be removed
- MHTF-DR dollars cannot be used for improvements if the manufactured house is located on leased/rented land

Regulatory Agreements

All MHTF-DR standard home repair projects greater than $2,500 will be subject to a Regulatory Agreement that requires the homeowner to continuously occupy the premises for a period of no less than five years. A regulatory agreement is a legal contract between the homeowner and MHDC for all standard home repair projects. The regulatory agreement shall be created in favor of Missouri Housing

Development Commission and shall be submitted to MHDC to be recorded with the local County Recorder of Deeds prior to the start of the home repair project.

The Grantee shall follow the process outlined below:

- After initial intake and inspection, the Grantee will facilitate the completion of the Regulatory Agreement in conjunction with the homeowner(s). The template and example is available on MHDC's website.
- Grantee will email a scanned copy of the regulatory agreement to cp.programs@mhdc.com. This is necessary to ensure timely filing. Grantee will include any liens or encumbrances disclosed on the MHTF-DR-307 Homeowner Certification (if applicable).
- Once approved, MHDC will file the Regulatory Agreement with the respective county's recorder of deeds.
- After receiving an email verifying the Regulatory Agreement has been filed, the Grantee will send the original copy with wet signatures vial mail to:

Missouri Housing Development Commission
Attn: Lisa Moler, Community Programs
1201 Walnut Street, Suite 1800
Kansas City, MO 64106

- MHDC will notify the Grantee when the original document has been received and then the Grantee can submit back-up for that project.

Note: Failure to send the original copy of the Regulatory Agreement via mail may result in a delay in disbursements of funds for expenses incurred and/or repayment of costs incurred on the project.

It is advised that the grantee communicate the implications of this commitment to the homeowner during the intake process. If a homeowner elects to sell the property within the 5-year period, MHDC may allow the homeowner to repay the project amount at a pro-rated price.

MHDC may consider certain extenuating circumstances as reason to release a regulatory agreement without repayment at its sole discretion. Email cp.programs@mhdc.com for questions regarding the waiver process.

Case Management

Missouri Housing Trust Fund - Disaster Relief grantees can bill the MHTF-DR grant for case management expenses necessary to the administration of the MHTF-DR grant. This includes MHTF-DR-focused outreach efforts and case management. Costs cannot exceed 10% of the grantee's total MHTF-DR award.

Eligible Activities

- Outreach
    - Salaries and benefits associated with staff engaged in MHTF-DR focused outreach efforts (e.g., street outreach).
    - Mileage costs associated with assisting clients with MHTF-DR (e.g., transporting clients, meeting clients at home to conduct intakes, etc.) *Mileage costs may not exceed the state of Missouri's standard mileage rate of $0.70/mile.*
- Case Management
    - Salaries and benefits associated with staff serving eligible MHTF-DR clients in:
        - Conducting initial evaluation or intake, including verifying and documenting MHTF-DR eligibility;
        - Counseling;
        - Developing, securing, and coordinating services and obtaining federal, state, and local benefits;
        - Monitoring and evaluating client progress;
        - Providing information and referrals to other providers;
        - Developing an individualized housing and service plan, including planning a path to permanent housing stability;
        - Eligible benefits and taxes include;
            - Employer paid benefits (i.e., healthcare, dental, life insurance, etc.);
            - Employer paid taxes (unemployment, social security, Medicare, etc.);
            - Employee paid federal and state tax withholdings are eligible if a grantee reports the employee's net salary on their MHTF-DR-316 submission.
    - Time spent making case notes that document client interactions.
    - Mileage costs associated with assisting MHTF-DR eligible clients (i.e., transporting clients or travel to and from meeting with clients, outreach). *Mileage costs may not exceed the state of Missouri's standard mileage rate of $0.70/mile.*
    - Time spent by case management conducting initial and final inspections for Home Repair services
    - Case Management Services contracted to 3rd party, if the following are met:
        - The contractor is in good standing with the state of Missouri (if a business entity) and;
        - The contractor and grantee have a written and signed agreement and defined scope of work and;
        - There are no real or perceived conflict(s) of interest between the contractor and the grantee and;

        - The grantee assumes all responsibility for retaining physical and digital copies of client records.

Ineligible Activities

- Case Management services for individuals and families not eligible for the MHTF-DR program
- Conference costs
- Training costs
- Food purchases
- Office furniture purchases/rentals
- Employee paid tax withholdings (when gross salary is reported)
- Client incentives (i.e., bus passes, gas cards, etc.)
- Gift Cards
- Stocking of food pantries
- Software/hardware costs
- Tablets, cell phones and laptops
- Marketing costs
- Advocacy efforts and initiatives
- Mileage costs when clients are not present and/or are not being assisted

Administration

Missouri Housing Trust Fund - Disaster Relief (MHTF-DR) may be used to support the reporting and administration of this grant. Administration expenses cannot exceed 3% of the total grant award/expenditure.

Eligible Activities

- Salaries and benefits associated with staff engaged in grant and program administration
    - Eligible benefits and taxes include;
        - Employer paid benefits (i.e., healthcare, dental, life insurance, etc.);
        - Employer paid taxes (unemployment, social security, Medicare, etc.);
        - Employee paid federal and state tax withholdings are eligible if a grantee reports the employee's net salary on their MHTF-DR-316 submission.
- Administrative services contracted to outside parties, including maintenance activities, general legal, accounting and auditing services. Maintenance activities include routine, necessary, and minor measures to keep up office space equipment and fixtures, and/or preventative measures to keep the building and its property functioning properly.
- Hardware/software necessary for the administration of MHTF-DR (i.e., Microsoft Office, QuickBooks, computer monitor etc.). Tablets, cell phones and laptops are not eligible for MHTF-DR.

- Other costs for goods and services required for administration of the program, insurance, utilities, office supplies, and rental and maintenance (but not purchase) of office space.

Ineligible Activities

- Administrative services for activities not related to the MHTF-DR program
- Conference costs
- Training costs
- Food purchases
- Mileage costs
- Hardware/software not necessary for the administration of MHTF-DR
- Tablets, cell phones and laptops
- Marketing costs
- Advocacy efforts and initiatives
- Office furniture purchases/rentals
- Employee paid tax withholdings (when gross salary is reported)
- Client incentives (i.e., gift cards, bus passes, etc.)

Fixed Assets

MHDC does not allow reimbursement for the purchase of any fixed assets that cost in excess of $5,000.00. Fixed assets are tangible assets owned by the organization for operational use, including equipment, computer equipment, and other real personal property. No fixed asset expenditure or a portion of a fixed asset expenditure greater than $5,000.00 can be billed to MHTF-DR.

Recordkeeping Requirements

Supporting documentation for expenses will be reviewed by MHDC. The charts below detail the documentation requirements for costs billed to the MHTF-DR program.

Recordkeeping Standards:

- "Proof of Cleared Payment" must be provided using the documentation outlined in the charts below. Payments made via payment applications (i.e., Cash Payments, PayPal, Venmo, CashApp, Cashier's check/Money order, etc.) will not be considered as Proof of Cleared Payment.
- All documentation must be kept on-site for MHDC compliance purposes.
- All documentation must be easily accessible to MHDC Compliance Officers during a compliance visit and/or desk audit. Required documentation that is not accessible or available could result in a negative compliance status and/or a repayment of funds to MHDC.

Recordkeeping Standards for Clients Fleeing or Attempting to Flee Domestic Violence:

- It is appropriate to use non-identifying information for clients fleeing or attempting to flee Domestic Violence. This can include assigning the client a unique ID and redacting exact addresses from reports.

Proof of cleared payment is still subject to review during the MHDC compliance process for payments made on behalf of the household.

A. Records to Maintain - Program Participants Receiving Disaster Relief Housing Services

Record	Acceptable Forms of Documentation
1. Release of Information	• Consent and Housing Status Certification Form (MHTF-DR-306) *Signed by the Head of Household (HOH) at first instance of MHTF-DR assistance.*
2. Household Identification *(Required for all household members over 18 years of age.)*	• Government Issued ID (Driver's license, state ID, temporary ID/, school ID with photo, passport – U.S. or foreign, U.S. passport card, permanent resident card, etc.); and • Social Security Card. • *If ID has become unavailable due to disaster event, case manager must document the reason and their attempts to obtain ID in client case notes.*
3. Program Eligibility	• Consent and Housing Status Certification Form (MHTF-DR-306); and • Non-Duplication of Benefits Form (MHTF-DR-311); and • Income Verification Worksheet (MHTF-DR-304); and • Proof of income (see section 4); and • Proof of residency/need (see sections 5).
4. Proof of Income *(Required for all household members over 18 years of age.)*	• Most recent 30 days of paystubs, SSI/SSDI award letter/print out, child support statement, EBT statement for TANF • If proof of income cannot be obtained, clients must complete a Self-Declaration of Income (MHTF-DR-305). Case manager must also include detailed case notes of the reason income documentation is not available, and their attempts to obtain it. • *Proof of Income must be recertified every 90 days.*

5. Proof of Residency	**Renter:**
	• A fully executed lease agreement that includes:
	  ○ Landlord's name, address and phone number and;
	  ○ Address of rental property where assistance is being received;
	  ○ Amount of monthly rent and security deposit;
	  ○ Rent due date and grace period (if any);
	  ○ Term of lease;
	  ○ Landlord and client signature.
	• Minimum Standards for Permanent Housing (MHDC-116) for new leases only and;
	• Landlord/owner W9 and;
	• Proof of ownership of landlord/property manager.
	  ○ Copy of mortgage bill, homeowner's insurance policy, or property tax statement.

	○ If the owner of the property accepts payment via a property management company, a copy of the property management agreement is also required. **Homeowner:** • Copy of deed, property tax statement, homeowner's policy, etc. • *Property must be client's primary residence.* **Homeless:** • Written certification by service provider (MHTF-DR-306), self-certification by head of household, or case notes and; • Lease documents outlined above (once housing is obtained).
6. Proof of Need Rental, Mortgage and Utility Payments	• **Rental Assistance:** A fully executed lease agreement including all criteria outlined in section 5 above. • **Rental Arrears:** ○ A fully executed lease agreement and; ○ Copy of ledger from landlord showing the months included in arrears assistance, along with applicable fees. • **Mortgage Assistance:** Copy of client's most recent mortgage statement. • **Mortgage Arrears:** Copy of past due mortgage statement showing the number of months included in the arrears payment. • **Utility Assistance:** Copy of client's most recent utility bill. • **Utility Arrears:** Copy of past due utility bill showing the number of months included in the assistance.
7. Proof of Need Hotel/Motel Vouchers	• Copy of invoice from the hotel showing the dates covered by MHTF-DR assistance and the total cost of the stay.
8. Proof of Need Essential Supplies & Essential Appliances	• Copy of invoice from the retailer detailing the supplies and/or appliances included in the purchase.
9. Service Engagement Records	• Copy of agency's standard intake documentation and; • Case notes or other documentation of services provided ○ Notes must be dated and detail housing services provided, direct assistance provided, housing plan and referrals.
10. Proof of Payment All Housing Services	• Invoice detailing the reported expense for each assistance payment provided and; • Copy of cleared check or; ○ Copy of check and bank statement highlighting the cleared payment(s).

B. Records to Maintain - Program Participants Receiving Home Repair (Standard/Emergency)

Record	Acceptable Forms of Documentation
1. Release of Information	• Consent and Housing Status Certification Form (MHTF-DR-306) *Signed by the Head of Household (HOH) at first instance of MHTF-DR assistance.*

2. Household Identification *(Required for all household members over 18 years of age.)*	• Government Issued ID (Driver's license, state ID, temporary ID/, school ID with photo, passport – U.S. or foreign, U.S. passport card, permanent resident card, etc.); and • Social Security Card. • *If ID has become unavailable due to disaster event, case manager must document the reason and their attempts to obtain ID in client case notes.*
3. Proof of Income *(Required for all household members over 18 years of age.)*	• Most recent 30 days of paystubs, SSI/SSDI award letter/print out, child support statement, EBT statement for TANF or; • Income Eligibility Worksheet (MHTF-DR-304) • If proof of income cannot be obtained, clients must complete a Self-Declaration of Income (MHTF-DR-305). Case manager must also include detailed case notes of the reason income documentation is not available, and their attempts to obtain it.
4. Proof of Homeownership	• Copy of deed and; • Copy of property tax statement and; • Copy of mortgage statement (if applicable); • Copy of utility bill (heirs' property only); • Copy of recorded affidavit of heirship (heirs' property only).
5. Program Eligibility *(All Home Repair client files)*	• Consent and Housing Status Certification Form (MHTF-DR-306) and; • Non-Duplication of Benefits Form (MHTF-DR-311) and; • Homeowner's Certification Form (MHTF-DR-307) and; • Proof of income (see section 3) and; • Proof of residency/need (see sections 6-7).

6. Emergency Home Repair Eligibility	• Emergency Home Repair Certification Form (MHTF-DR-310) and;
	• Homeowner Certification Form(MHTF-DR-307)
	  ○ Homeowner's most recent property tax statement or;
	  ○ Copy of most recent mortgage statement (if applicable) and;
	• Home Repair Initial Inspection (MHTF-DR-308) and;
	• Home Repair Final Inspection (MHTF-DR-309) and;
	• Invoice of work order detailing the repairs to be performed and;
	• Before and after pictures showing the elements of rehabilitation. Photos must be dated.

7. Standard Home Repair Eligibility	• Homeowner's Certification Form (MHTF-DR-307)
	  ○ Homeowner's insurance determination (if applicable)
	  ○ Homeowner's most recent property tax statement
	  ○ Copy of most recent mortgage statement (if applicable)
	• Home Repair Initial Inspection (MHTF-DR-308) and;
	• Home Repair Final Inspection (MHTF-DR-309) one per contractor and;
	• Approved bid, invoice of work order detailing the repairs to be performed and;
	• Proof of two bids
	• Before and after pictures showing the elements of rehabilitation. Photos must be dated and;
	• Release of Leins (MHTF-DR-313) one per contractor and;
	• Regulatory Agreement signed by homeowner (if project costs $2,500 or more)

8. Service Engagement Records	• Copy of agency's standard intake documentation and; • Case notes or other documentation of services provided. • Notes must be dated and detail housing services, direct assistance provided, housing plan and referrals.

9. Proof of Payment	• Invoice detailing the reported expense and; • Copy of cleared check or; • Copy of check and bank statement highlighting the cleared payment.

C. Records to Maintain – Case Management (Client Files)

Program participants receiving Case Management/ Street Outreach services

Record	Acceptable Forms of Documentation
1. Release of Information	• Consent and Housing Status Certification Form (MHTF-DR-306) *Signed by the Head of Household (HOH) at first instance of MHTF-DR assistance.*
2. Household Identification *(Required for all household members over 18 years of age.)*	• Government Issued ID (Driver's license, state ID, temporary ID/, school ID with photo, passport – U.S. or foreign, U.S. passport card, permanent resident card, etc.); and • Social Security Card. • *If ID has become unavailable due to disaster event, case manager must document the reason and their attempts to obtain ID in client case notes.*
3. Program Eligibility	• Consent and Housing Status Certification Form (MHTF-DR-306) and; • Non-Duplication of Benefits Form (MHTF-DR-311) and; • Income Verification Worksheet (MHTF-DR-304) and; • Proof of income (see section 4).
4. Proof of Income *(Required for all household members over 18 years of age.)*	• Most recent 30 days of paystubs, SSI/SSDI award letter/print out, child support statement, EBT statement for TANF or; • If proof of income cannot be obtained, client must complete a Self-Declaration of Income (MHTF-DR-305). Case manager must also include detailed case notes of the reason income documentation is not available, and their attempts to obtain it. • Proof of Income must be recertified every 90 days.
5. Service Engagement Records	• Copy of agency's standard intake documentation and; • Case notes or other documentation of services provided. ○ Notes must be dated and detail housing services, direct assistance provided, housing plan and referrals.

D. Records to Maintain - Financials

Housing Assistance, Home Repair, Case Management & Administration

Activity	Acceptable Forms of Documentation (both Cost Incurred and Proof of Payment are required)	
	Proof of Cost Incurred	**Proof of Cleared Payment**
• **Bills paid** • **Supplies purchased**	• Invoice • Receipt	• Invoice/receipt detailing the reported expense and; • Copy of cleared check or; • Copy of check and bank statement highlighting the cleared payment.
• **Employee compensation**	• Detailed timesheets, signed by both supervisor and employee detailing time worked under the MHTF-DR grant.	• Paystub listing the pay period, employee name and last four digits of employees' SSN and; • Timesheets signed by supervisor and employee and;

		• Bank statement with MHTF-DR payments highlighted.
• **Mileage costs** **not to exceed the state of Missouri's standard mileage rate of $0.70/mile.*	• Travel requests or mileage expense reports which include date(s) of travel, from/to, purpose of travel (eligible use), number of miles, and total mileage costs.	• Check register or credit card statement with payments made by MHTF-DR highlighted and/or returned checks log.
• **Costs associated with Third Party Contractors**	• Contract/MOU • Invoice • Contractor W-9	• Invoice/receipt detailing the reported expense and; • Copy of cleared check or; • Copy of check and bank statement highlighting the cleared payment.

**All consent forms and certifications are available with non-identifying information to be used if client is fleeing or attempting to flee Domestic Violence.*

Termination and Grievance Procedures

All MHTF-DR grantees must have written policies in place that address termination and grievance procedures for program participants that violate program requirements. The policies should detail the program requirements, the termination process, and the grievance procedure for all clients served with MHTF-DR. The policies must also detail the timeline and method for notifying clients of their termination, as well as the process to allow clients to appeal the decision. When determining whether program violations merit termination, grantees should consider all extenuating circumstances in order to ensure that assistance is only terminated in the most severe situations. Termination does not prohibit the program from providing further assistance at a later date to the same individual or family. Policies should be retained by grantee and made available upon request by MHDC.

Financial Processes

Before any funds can be released, all required initial grant documents must be completed and received by MHDC. Additionally, the Grantee must be in compliance with all other MHDC Community Programs grants.

Disbursement Procedure and Timeline

Once all of the above criteria are met, MHDC will automatically disburse 25 percent of the total grant award, up to $100,0000 upon execution of the grant agreement. Grantee may back up disbursed funds by submitting MHTF-DR-316 Expense Detail Form to Grant Interface.

MHDC will disburse funds in 25 percent increments (not to exceed $100,000)once sufficient back-up covering all previously disbursed funds has been received and approved. MHDC may advance funds in increments greater than 25 percent at its discretion if sufficient back-up is provided.

MHDC will be processing payments for MHTF-DR weekly. To be included in the payment round, agencies must submit approvable back-up no later than 12:00 p.m. on Monday or no later than 12:00 p.m. Wednesday. (Note: This schedule may be impacted by holidays that fall upon those dates.) Please see the sample disbursement chart and back-up examples below:

Percent of Total Grant Award Amount Disbursed	**25% or $100,000 (initial advance)**	**50%**	**75%**	**100%**
Percent Backed Up and Approved	0-24%	25-49%	50-74%	75-100%

Example 1:
Grantee A is awarded $50,000.00 therefore $12,500.00 (25%) is advanced to Grantee A upon execution of the grant agreement. Once the grantee has expended those funds the grantee is ready to submit back-up for the next installment of funds. Grantee A submits back-up of expenses totaling $12,500.00 (25%), once it is approved Grantee A will automatically be advanced a second installment of $12,500.00 (25% of the grant award amount). Grantee has now been disbursed a total of 50% of their total grant award amount.

Example 2:
Grantee B is awarded $50,000.00 therefore $12,500.00 (25%) is advanced to Grantee B upon execution of the grant agreement. Once the grantee has expended those funds the grantee is ready to submit back-up for the next installment of funds. Grantee B submits back-up of expenses totaling $25,000.00 (50% of the grant award amount), once it is approved Grantee B will automatically be advanced a second installment of $25,000.00 (50% of the grant award amount). Grantee has now been disbursed a total of 75% of their total grant award amount.

Example 3:
Grantee C is awarded $50,000.00 therefore $12,500.00 (25%) is advanced to Grantee C upon execution of the grant agreement. Once the grantee has expended those funds the grantee is ready to submit back-up for the next installment of funds. Grantee C submits back-up of expenses totaling $41,000.00 (82% of the grant award amount), once it is approved Grantee B will automatically be advanced a second installment of $37,500.00 (75% of the grant award amount). Grantee has now been disbursed a total of 100% of their total grant award amount.

Submission Requirements

Grantees are required to submit back-up of expenses to account for all MHTF-DR spending during the grant period. Back-up must be submitted after any advance of funds is made and before additional installments can be provided. MHDC requires grantees to complete a back-up form (MHTF-DR-316) to account for all grant eligible expenses and record client data, as determined by MHDC.

Incomplete/Ineligible Back-Up Submissions

If the Grantee submits a back-up form that is incomplete/ineligible, MHDC will notify the agency's primary contact and submitter via email that there is feedback regarding their submission in their follow-up form. In the event that there is feedback, Grantee will need to resolve all feedback and re-submit the back-up for a second review.

Common Reasons for Feedback on Back-Up Submissions

- Certificate of insurance has expired
- Expenses incurred or paid outside of funding period
- Expenses paid outside of designated region
- Ineligible activities reported
- Missing/incorrect files uploaded
- Incorrect/missing information fields
- Electronic submission is illegible
- Missing signatures from authorized signatories

Supporting Documentation

Along with the back-up form, MHTF-DR grantees are also required to maintain supporting documentation for financial assistance on-site. Grantees are not required to submit supporting documentation with their MHTF-DR-316 expenses, but it must be readily available on-site for review by MHDC's Compliance Officer. More information regarding supporting documentation can be found under Recordkeeping Requirements on pgs. 18-22 of the MHTF-DR Desk Guide.

Funding Period

All MHTF-DR funding provided to grantees must be used for expenses that are incurred, paid, and submitted for payment to MHDC during the Grant Funding Period as defined in the Grant Agreement and MHTF-DR FY2026 Timeline. If billing for salary, pay periods must also be incurred completely within the funding period. Grantees may request a prorated payment for payroll taxes and/or insurance which covers any portion of the funding period but which was paid outside of the funding period.

Submission Requirements

Funded agencies may submit back-up electronically through their agency profile at the following link: https://www.grantinterface.com/Home/Logon?urlkey=mhdc

Monitoring

In order to track a grantee's program compliance with MHDC regulations, ensure accurate spending of MHTF-DR funds, prevent fraud and abuse, and identify technical assistance needs, MHDC staff will monitor grantees' by conducting on-site or desk audit compliance reviews as well as through review of all financial documentation submitted to MHDC.

Compliance Visits

On-site compliance visits will be conducted at the location designated by the grantee on the Site Contact form. The MHDC Compliance Officer will review expenses billed to MHTF-DR. The information reviewed is gathered from the MHTF-DR-316 Expense Detail form. Agency processes, procedures, and programmatic data may also be requested for review. The Compliance Officer will not provide the grantee the names of the files to be checked prior to the visit; this is to ensure that all files will be reviewed in the state in which they are normally kept.

The requested files are expected to be produced within fifteen (15) minutes of the Compliance Officer's arrival. Failure to produce requested files within fifteen (15) minutes will result in a compliance violation.* Therefore, it is vital that a grantee staff member is always available to assist the MHDC staff member as needed at the location and during the times provided by grantee.

* The only exception is if a staff member is assisting a client.

Announced Visit

The announced site visit is scheduled by the Compliance Officer with the grantee. If MHDC staff is unsuccessful in scheduling a site visit after three attempts have been made via telephone and/or e-mail, MHDC staff will notify the grantee informing them that they have 15 days to schedule a site visit, otherwise their funding will be suspended and grantee will be considered out of compliance until the visit is scheduled.

Unannounced Visit

MHDC staff members have the right to conduct unannounced visits at the location(s) and times furnished by the grantee in the updated on the Site Contact Follow-up Form. It is the grantee's responsibility to notify MHDC if business hours change or if the grantee will be closed for an extended amount of time. Unannounced site visits are conducted based on certain factors, including but not limited to, agency's prior history with MHTF-DR, outcome of announced visit, and fulfilling grant requirements such as timely and accurate submission of Requests for Payment and back-up. MHDC will not conduct site visits on state or federal holidays.

Electronic Files

If the grantee elects to maintain electronic files in lieu of paper files, the grantee will be required to print off all required documentation for compliance visits. As with all files, the time limit to produce these files is fifteen (15) minutes during a site visit.

Desk Audit Compliance

MHDC staff may conduct a remote desk audit in lieu of or in addition to an on-site visit. The MHDC Compliance Officer will review electronically submitted expenses billed to MHTF-DR and any other programmatic documentation. The financial information reviewed is gathered from the MHTF-DR-316 expense detail reports. Specific files for review will be requested on a previously agreed-upon date. The grantee will have 24 hours to upload the requested documentation per MHDC's instructions.

Exit Interview

At the conclusion of the site visit or desk audit, the Compliance Officer will conduct an exit interview. In the case of an on-site visit, the grantee will be given the opportunity to discuss the findings as well as any other questions and concerns with the Compliance Officer. The Compliance Officer will conduct a written exit interview in order to ensure that grantee representative understands the outcome of the visit, and to document any follow-up actions required by MHDC and/or grantee. In the case of a Desk Audit, the exit interview will be sent via email. The grantee will be given a timeframe to address any questions and/or concerns and to provide any missing documentation outlined in the email. The final compliance status is determined at the discretion of MHDC.

Monitoring Notification

After completing an on-site or desk audit, MHDC staff will prepare a notification detailing the results of the review, including any minor or major findings, areas for improvement, corrective actions that need to be taken and the deadline to complete these actions.

Compliance Violations

If the MHDC staff member finds that the grantee is out of compliance, the MHDC staff member will record that the grantee is out of compliance. Until the MHDC staff member has verified that the issue(s) has/have been resolved, funding will be suspended.

If the grantee is found out of compliance, they will need to submit a Corrective Action Plan (CAP) detailing the reason(s) for out of compliance status and how the findings will be corrected. Depending on the reason(s) for out of compliance status, grantee may also be subject to a follow-up site visit conducted by MHDC staff in order to ensure that the issues have been resolved.

If the issue(s) that caused the grantee to be out of compliance are resolved after the CAP and/or follow-up site visit review, the Compliance Officer will notify the grantee that their funding is no longer suspended. If the issue(s) that caused the grantee to be out of compliance are still not resolved after the CAP and/or follow-up site visit review, the Compliance Officer will notify the grantee of their findings and funding will be suspended for all grants that the agency has been awarded through the Community Programs department.

Consequences for Non-Compliance

The following violations will result in grantee being out of compliance, which will require MHDC to suspend funding for the MHTF-DR grant, assess point reductions for future applications, and in most instances, a Corrective Action Plan will be required in order to reinstate compliance:

- More than one-half of files or financial documents reviewed during on-site compliance visit or desk audit contained findings

- Files were unable to be reviewed during the site visit
- Files were not produced within 15-minute time frame
- Grantee will not schedule visit; after three attempts and no response from request sent within 15 days of date of request
- Grantee accommodations deemed to be unsafe or unsanitary; allegations of clients being put in danger by grantee
- Ineligible or misrepresented expenditures were discovered

Grant Reporting

Data elements on households served will be collected and aggregated on a monthly demographic data form. MHTF-DR-303 will be submitted through a secure portal* monthly in excel format, no later than the 10th of each month for households served during the month prior.

Example: July 1, 2025-July 31, 2025 reporting will be due no later than August 10, 2025

MHTF-DR-303 Monthly Demographic Detail Instructions:

The Grantee will complete this data form at the time of the household's first instance of assistance. Each household only needs to be reported once, and should not be included in future month's reports, even if they are receiving ongoing services.

Please do not make modifications to the MHTF-DR-303 data form. The data must be submitted in excel format.

MHTF-DR-303 must be uploaded by the 10th of each month via MHDC's secure ShareFile link:
hhttps://mhdc.sharefile.com/share/upload/9148d95bdc2f407c

Close Out Extension

Grantees are eligible to request an extension of their original grant agreement, which currently ends July 31, 2026. If the request is approved, the grant funded period will be extended to December 31, 2026, with close out due January 31, 2027, for grantees that were funded from declared disasters in Spring of 2025.

To be considered for an extension, agencies must complete and submit form MHTF-DR-321 Contract Extension Request. On this form, grantees will specify whether a funding increase is being requested with the extension and will provide a narrative to demonstrate program needs. Prior to approval of any contract modification, MHDC may evaluate the Grantee's current spending and compliance with the MHTF-DR program .

Grant Close Out

Once all funds have been expended, grantee is required to close out their grant. The close out process consists of several components:

1. Final MHTF-DR-303 Monthly Demographic Detail
2. All funds backed up or unexpended funds returned to MHDC
3. Submit a cumulative Demographic Detail report for the program year today, encompassing all clients directly served through MHTF-DR. Please verify that no client has been counted more than once.

All complete and final close out information needs to be submitted electronically on or before 5:00 p.m. on July 31, 2026, unless an extension is granted by MHDC. Any previously disbursed funds that are not backed up by the deadline will be recaptured.

Appendix A: Initial Grant Documents

Before any funds can be released, all required initial grant documents must be completed and received by MHDC. All documents must be submitted electronically via MHDC's online Grant Interface. Grantees with multiple MHTF-DR grants must submit required documentation for each grant (i.e., agencies cannot submit one of each required document for multiple MHTF-DR grants).

Contractor Pre-Screening List (MHTF-DR-314)

Due Date:	At the time of application and as new contractors apply
Description:	All contractors who are bidding for home repair jobs are required to go through an approval process. The Contractor Pre-Screening List allows grantees to report contractors that they intend to engage with through the MHTF-DR program for review and pre-approval.

Sources and Uses (MHTF-DR-301)

Due Date:	At the time of application
Description:	The Sources and Uses details the program budget and how MHTF-DR grant will be used for the grant funding period. All sources of funding that are used in the program with MHTF-DR funds should be listed in the "Sources" section at the top. The general use of each funding source should be listed under "Revenue Uses."

Grant Agreement

Due Date:	At the time of funding approval
Description:	The grant agreement is required for all grantees. The grant agreement specifically details the requirements and expectations for the administration of the grant. It is the grantee's responsibility to know and adhere to all provisions set forth in the grant agreement.

Site Contact Information (Grant Interface)

Due Date:	At the time of funding approval
Description:	This ensures that MHDC has updated information for the upcoming grant year, including staff contact information, office location(s). Please note that the information provided will be used to conduct scheduled

and unscheduled site visits. Form will be submitted via the Grant Interface follow-ups.

Authorized Signature Card (MHDC-101)

Due Date: At the time of funding approval

Description: This form designates all authorized signatories for each grant. All documents that are required to be signed by grantee must be signed by authorized signatories only. If an unauthorized person signs any MHTF-DR document, the document will be rejected.

Direct Deposit Form (MHDC-100) and Blank Check

Due Date: At the time of funding approval

Description: All disbursements from MHDC to grantee will occur using an Electronic Funds Transfer (EFT). The Direct Deposit Form provides MHDC with the grantee's banking information for the electronic transfer. A blank voided check from the indicated banking institution is also required to be submitted with the Direct Deposit form. If the agency does not have access to a blank voided check a letter from the bank confirming the account and routing number will be accepted.
**Please note that by default your grantee's banking information will be updated for ALL MHDC accounts. If the banking information provided is for the Missouri Housing Trust Fund - Disaster Relief or one grant ONLY – it must be indicated on the Direct Deposit Form.*

Completion Instructions: Form must be signed with original signatures by authorized signatory.

Form W-9

Due Date: At the time of funding approval

Description: Form W-9 is used to verify the grantee's Tax Identification Number (TIN).

E-Verify Memorandum of Understanding (MOU)

Due Date: At the time of funding approval

Description: The E-Verify MOU is an agreement between the Department of Homeland Security (DHS) and grantee stating that grantee agrees to participate in the Employment Eligibility Verification Program (E-Verify).

Certificate of Liability Insurance

Due Date: At the time of funding approval

Description: The Certificate of Insurance is a one-page summary of current Liability Insurance held by grantee. The insurance held by grantee may include: General Liability, Automobile Liability Umbrella Liability, Excess Liability, Worker's Compensation and Employers' Liability. The Certificate of Liability Insurance must be current. If coverage lapses during the grant year, grantee must provide MHDC with an updated Certificate.

United Way 2-1-1 Registration

Due Date: At the time of funding approval

Description:	United Way 2-1-1 is a phone number that individuals can call to receive needed resources in their area. In order to be a reliable resource for households in need, organizations need to submit updated information as changes arise.
Completion Instructions:	Grantees are required to register/update their organization's information on the United Way's website, and print the webpage showing the organization's information is available. Additional instructions are located at http://www.211helps.org/agency/get-listed.

Training Verification Form (MHTF-DR-317)

Due date:	At the time of funding approval
Description:	Grantees are required to verify completion of all MHTF-DR required trainings using this form.

Appendix B: Client File Forms

Income Verification Worksheet (MHTF-DR-304)

Description: This form is used to collect household income and assets to determine AMI and program eligibility.

Required: Yes- Clients receiving Home Repair and/or Housing Services

Self-Declaration of Income (MHTF-DR-305)

Description: This form is used as a self-certification for households who are unable to obtain income documentation as a result of the disaster.

Required: Yes- Clients receiving Home Repair and/or Housing Services

Consent and Housing Status Certification (MHTF-DR-306)

Description: The form must be completed by the head of household to verify housing status and consent for MHDC to view client information, for all individuals and families seeking MHTF-DR assistance.

Required: Yes- Clients receiving Home Repair and/or Housing Services

Non-Duplication of Benefits (MHTF-DR-311)

Description: This form certifies that the household is not receiving a duplication of benefits related to the disaster.

Required: Yes- Clients receiving Home Repair and/or Housing Services

Minimum Standards for Permanent Housing (MHDC-116)

Description: This form is used to verify that a new unit is safe and sanitary for clients to move into. Grantees must inspect the unit, prior to move, to verify that the unit meets all standards on this form.

Required: Yes- Clients receiving Housing Services

Homeowner's Certification (MHTF-DR-307)

Description: This form is used to verify insurance coverage, tax delinquencies, and mortgage delinquencies.

Required: Yes- Clients receiving Home Repair

Home Repair Initial Inspection (MHTF-DR-308):

Description: Grantees must use this form to inspect the property for which home repair services are being requested and provide an initial scope of work. Pictures of repairs must be obtained before work is completed and attached to this form.

Required: Yes- Clients receiving Home Repair

Home Repair Final Inspection Form (MHTF-DR-309)

Description: Grantees must work with each contractor that works on the HR project and homeowner to certify that the performed repairs meet all municipal codes and habitability standards. Pictures of completed repairs must be obtained and attached to this form before payment is issued to the contractor.

Required: Yes- Clients receiving Home Repair

Emergency Home Repair Certification Form (MHTF-DR-310)

Description: This form certifies that the repair is deemed to be life-threatening in nature and removes the requirement for a collection of bids, proof of insurance denial and the filing of a Regulatory Agreement.

Required: Yes- Clients receiving Emergency Home Repair

Worker's Compensation Affidavit (MHTF-DR-312)

Description: This form may be used in place of proof of worker's compensation, for contractors who are a sole proprietor or partnership with no other employees.

Required: Yes- Clients receiving Home Repair when contractor is a sole proprietor or partnership

Release of Liens (MHTF-DR-313)

Description: Grantees will work with each contractor that works on the home repair project to complete this form, which certifies that the contractor will release any liens placed during the home repair process upon payment by the agency.

Required: Yes- Clients receiving Home Repair

Contractor Application (MHTF-DR-315)

Description: This form collects general information and proof of insurance from the selected contractor. The completed form must be submitted to MHDC for approval prior to the start of repairs.

Required: Yes- Clients receiving Home Repair

Appendix C: Agency Forms

Fair Market Rent Rates

Description: This form outlines the fair market rent rates, which are determined by HUD using the calculation for gross rent. Grantees should utilize this form when placing clients in rental units to determine whether the unit falls within fair market rent.

Income Limits (MHTF-DR-302)

Description: This form must be used by grantees to determine household Area Median Income (AMI). Households must be within 75% AMI by household size to meet MHTF-DR eligibility requirements.

Monthly Demographic Detail (MHTF-DR-303)

Due Date: Monthly, by the 10th of the month

Description: This form provides essential program data to MHDC. Form must be uploaded to MHDC's secure ShareFile link, listed in the Reporting section of this Guide.

Expense Detail Form (MHTF-DR-316)

Due Date: At least quarterly

Description: This form provides detail on the agencies use of MHTF-DR funds and backs up the prior funding disbursement.

Contractor Pre-Screening List (MHTF-DR-314)

Due Date: At the time of application and as new contractors apply

Description: All contractors who are bidding for home repair jobs are required to go through an approval process. The Contractor Pre-Screening List allows grantees to report contractors that they intend to engage with through the MHTF-DR program for review and pre-approval.

Contract Extension Request (MHTF-DR-321)

Due Date: Prior to June 30th, 2026

Description: This form should be completed by grantees who are interested in a contract extension. Grantees may request only an extension, or an extension with a funding increase. If granted, contracts will be extended through December 31, 2026.

Submission Instructions: Submit completed forms to cp.programs@mhdc.com